1 2 STATE OF NEVADA 3 DEPARTMENT OF BUSINESS AND INDUSTRY 4 DIVISION OF MORTGAGE LENDING 5 Before the Commissioner of the Division of Mortgage Lending 6 In the Matter of: 7 Notice of Intent No.: 2012-16 8 PREMIERE LOAN SERVICES, INC., Order No.: 2014-11 Independent Covered Services Provider, License No. 2147 3493 10 and 11 FARJALLAH YAZBEK, Shareholder 12 Associated Covered Services Provider, License No. 46683 48 115 13 and 14 15 **SOMER FORRAJ**, Shareholder Associated Covered Services Provider, 16 License No. UNL 17 Respondents. 18 19 CONSENT ORDER 20 WITHDRAWING NOTICE OF INTENT AND 21 AGREEMENT TO WITHDRAW REQUEST FOR HEARING 22 AND TO NO REAPPLICATION FOR THREE YEARS 23 Issued and Entered This 30th day of May, 2014 24 By James Westrin, Commissioner 25 26 The Commissioner of the State of Nevada, Department of Business and Industry, Division of 27 Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and 28

 authority to administer and enforce Chapter 645F of the Nevada Revised Statutes, NRS 645F.010 et seq., (the "Act"), and Chapter 645F of the Nevada Administrative Code, NAC 645E.010 et seq., (the "Regulation") governing the licensing and conduct of covered service providers in the State of Nevada; and

The Commissioner having been granted general supervisory power and control over all covered service providers doing business in the State of Nevada pursuant to NRS 645F; and

PREMIERE LOAN SERVICES, INC., ("Respondent") having made application for and been granted covered service provider license No. 2493 pursuant to NRS 645F on March 29, 2010; and

FARJALLAH YAZBEK ("Yazbek") and SOMER FORRAJ ("Forraj") being the owners of Respondent, with each owning 50 percent; and

Yazbek having made application for and been granted an associated covered service provider license no. 48115 pursuant to NRS 645F on July 13, 2010; and

Respondent having closed its Nevada office on January 31, 2011 and returned its and Yazbek's licenses to the State of Nevada, Department of Business and Industry, Division of Mortgage Lending ("the Division") and ceased conducting business in Nevada; and

On or about August 21, 2012 and December 19, 2012, the Commissioner having served upon Respondent a NOTICE OF INTENT TO ISSUE AND ENTER ORDER REVOKING LICENSE, IMPOSING AN ADMINISTRATIVE FINE AND REQUIRING PAYMENT OF ADMINISTRATIVE COSTS AS WELL AS A NOTICE OF OPPORTUNITY FOR HEARING (hereinafter, the "NOI"); and

On or about January 10, 2013, the Respondent requested a hearing on the NOI. Respondent thereafter affirmed to the Division that it has not engaged in covered service provider activity in Nevada since the January 31, 2011 surrender of its License.

The Division and Respondent having conferred concerning this matter and determined to resolve this matter pursuant to the following terms:

- 1. Respondent agrees to voluntarily withdraw its request for a hearing on the NOI.
- 2. Respondent further agrees that neither it nor Yazbek shall make application to the Commissioner for licensure or registration under any licensing or regulatory program administered by the Commissioner for a period of three (3) years from the date of entry of this Order.

3. The Commissioner agrees to withdraw the NOI.

Respondent has knowingly and voluntarily affixed its signature to the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER and the attached WITHDRAWAL OF REQUEST FOR HEARING, which are incorporated herein by this reference, and has agreed to the issuance of this CONSENT ORDER WITHDRAWING NOTICE OF INTENT AND AGREEMENT TO WITHDRAW REQUEST FOR HEARING AND TO NO REAPPLICATION FOR THREE YEARS (the "Consent Order") with the intent to be legally bound hereby, and has waived and relinquished any and all rights that Respondent may now or hereafter have to an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Consent Order; and.

Respondent has had opportunity to consult with legal counsel of its choosing concerning this matter; and,

The Commissioner having determined that the terms of this Consent Order are a reasonable resolution of this matter and in the public interest.

NOW, THERFORE, IT IS HEREBY ORDERED that:

- 1. The NOTICE OF INTENT TO ISSUE AND ENTER ORDER REVOKING LICENSE, IMPOSING AN ADMINISTRATIVE FINE AND REQUIRING PAYMENT OF ADMINISTRATIVE COSTS AS WELL AS A NOTICE OF OPPORTUNITY FOR HEARING served upon Respondent is hereby withdrawn.
- Respondent shall withdraw its request for a hearing on the NOTICE OF INTENT TO ISSUE
 AND ENTER ORDER REVOKING LICENSE, IMPOSING AN ADMINISTRATIVE FINE
 AND REQUIRING PAYMENT OF ADMINISTRATIVE COSTS AS WELL AS A
 NOTICE OF OPPORTUNITY FOR HEARING.
- 3. For a period of three (3) years from the date of entry of this Order, neither Respondent nor Yazbek shall make application to the Commissioner for licensure or registration under any licensing or regulatory program administered by the Commissioner.
- 4. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the caption hereof.

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- 5. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.
- 6. The Commissioner specifically retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to enforce the provisions of NRS 645F and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

JAMES WESTRIN, COMMISSIONER

STATE OF NEVADA DEPARTMENT OF RUSINESS AND INDUSTRY

•	DEPARTMENT OF BUSINESS AND INDUSTRY					
2						
3	In the Matter of:))				
4		Notice of Intent No.: 2012-16				
5	PREMIERE LOAN SERVICES, INC., Independent Covered Services Provider, License No. 2147 3493))				
6	License No. SPAT 3 V 1 3))				
7	and) VOLUNTARY WITHDRAWAL OF REQUEST FOR HEARING				
8	FARJALLAH YAZBEK, Shareholder					
9	Associated Covered Services Provider, License No. 46683 48115))				
10	and					
11))				
12	SOMER FORRAJ, Shareholder Associated Covered Services Provider,))				
13	I isome No. LINII					
14	Respondents.))				
15		,				
16	I, FARJALLAH YAZBEK, on behalf of PREMIERE LOAN SERVICES, INC. and myself,					
17	hereby withdraw my request for a hearing on the NOTICE OF INTENT TO ISSUE AND ENTER					
18	ORDER REVOKING LICENSE, IMPOSING AN ADMINISTRATIVE FINE AND REQUIRING					
19	PAYMENT OF ADMINISTRATIVE COSTS issued by the Commissioner of the Division of Mortgage					
20	Lending.					
21	7/20/11	6 /dx				
22	<u>3/3///4</u> Dated	FARJALLAH YAZBEK on behalf of:				
23	Datod	PREMIERE LOAN SERVICES, INC				
24	3/00/4	The state of the s				
25	Dotted Dotted	FARJALLAH YAZBEK in an individual				
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STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF MORTGAGE LENDING

3	Before the Commissioner of the	e Division of I	Mortgage Lending	
4				
5	In the Matter of:)	31	2010 16
6	PREMIERE LOAN SERVICES, INC., Independent Covered Services Provider, License No. 2147 3493)))	Notice of Intent No.: Order No.: 2014	2012-16
8	and)		
9	FARJALLAH YAZBEK, Shareholder Associated Covered Services Provider,)))		
11	License No. 46683 48115)		
12	and)		
13	SOMER FORRAJ, Shareholder Associated Covered Services Provider,)		
14	License No. UNL)		
15 16	Respondents.) _)		
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VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER

By affixing my signature hereto, I, FARJALLAH YAZBEK, hereby knowingly and voluntarily, with the intent to be legally bound myself and to legally bind PREMIERE LOAN SERVICES, INC. thereby, consent to the attached Commissioner's CONSENT ORDER WITHDRAWING NOTICE OF INTENT AND AGREEMENT TO WITHDRAW REQUEST FOR HEARING AND TO NO REAPPLICATION FOR THREE YEARS (the "CONSENT ORDER") in this matter, and further, in consideration of the terms and conditions set forth therein:

1. I affirm that neither PREMIERE LOAN SERVICES, INC nor myself have engaged in covered service provider activity in Nevada since January 31, 2011.

- 2. I acknowledge that I have had the opportunity to retain an attorney to review this VOLUNTARY CONSENT and the attached CONSENT ORDER and acknowledge that all applicable provisions of NRS 645F, NRS 233B and NRS 622 have been met.
 - 3. I knowingly and voluntarily waive the right to an administrative hearing in this matter.
- 4. I knowingly and voluntarily waive and give up any and all right that I may now or hereafter have to administrative or judicial review concerning, or to otherwise challenge, the entry of the attached CONSENT ORDER.
 - 5. I agree to fully comply with each and every provision of the attached CONSENT ORDER.
- 6. I understand that if I fail to fully comply with each and every provision of the attached CONSENT ORDER, the Commissioner retains jurisdiction to issue such further order(s) as he may deem just, necessary and appropriate in accordance with NRS 645F.
- 7. The parties represent and warrant that the persons executing this Agreement on behalf of each party have full power and authority to do so, and have the legal capacity to conduct the legal obligations assigned to it hereunder.
- 8. I, my heirs, executors, administrators, successors, and assigns, hereby releases, remises, and forever discharges the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, attorneys (including any and all employees of the Nevada Attorney General), and employees in their individual and representative capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims, and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have, or claim to have against any or all of the persons or entities named in this section, arising out of or by reason of the Division's investigation of the Respondent, and all other matters relating thereto.
- 9. I hereby indemnify and hold harmless the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, and employees, and employees of the Nevada Attorney General in their individual and representative capacities against any and all claims, suits, and actions brought against said persons and/or entities by reason of the Division's investigation of the Respondent, this CONSENT ORDER, and all other matters relating

1	thereto, and against any and all expenses, damages, and costs, including court costs and attorney fees,				
2	which may be sustained by the persons and/or entities named in this section as a result of said claims,				
3	suits, and actions.				
4					
5	3/27/11				
6	Dated FARJALLAH YAZBEK on behalf of:				
7	PREMIERE LOAN SERVICES, INC				
8	3/22/18				
9	Dated FARJALLAH YAZBEK in an individual				
10	Eapacity 2				
11					
12	Subscribed and sworn to before me on this 27 day of March, 14.				
13	The				
14	EDMUND ZACHARY PAULE ANCIANO Commission # 1980493				
15	Notary Public Riverside County My Comm. Expires Jun 2, 2016 Notary Public In and for the county of Riverside Off Accounty Notary Public				
16	My Comm. Expires Jun 2, 2016 My commission expires <u>Ob/U2/2</u> 016				
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CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on, May 30th, 2014, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing executed CONSENT ORDER WITHDRAWING NOTICE OF INTENT AND AGREEMENT TO WITHDRAW REQUEST FOR HEARING AND TO NO REAPPLICATION FOR THREE YEARS for PREMIERE LOAN SERVICES, INC. AND FARJALLAH YAZBEK AND SOMER FORRAJ, addressed as follows:

Employee of the Division

Farjallah Yazbek 33555 Orlinda Drive Temecula, CA 92592

Certified Receipt Number: 7009 2250 0001 8859 3537

DATED this 30th day of May, 2014